



**Thai Farmers Bank**  
Public Company Limited



**Piengchai Pookakupt, Ph.D.**  
Executive Vice President



12g3-2(k) File No.82-4922

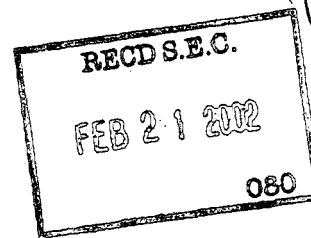
Ref No. CN. 057/2002

February 21, 2002

Securities and Exchange Commission  
450 Fifth Street  
Washington, D.C. 20549  
U.S.A.

Dear Sirs:

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FINANCIAL

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

*P. Pookakupt*

*dw 2/26*



## Summary Statement of Liabilities and Assets

as at January 31, 2002

Thai Farmers Bank  
Public Company Limited

Assets	Baht	Liabilities	Baht
Cash	10,627,565,508.18	Deposits	875,808,553,315.24
Interbank and money market items, net	158,903,552,621.80	Interbank and money market items	16,473,460,858.11
Securities purchased under resale agreements	26,150,000,000.00	Liabilities payable on demand	2,248,470,823.78
Investments, net (with obligations Baht 531,854,000.00)	114,847,066,992.47	Securities sold under repurchase agreements	500,000,000.00
Credit advances (net of allowance for doubtful accounts)	495,255,690,786.33	Borrowings	48,895,165,949.62
Accrued interest receivables	2,180,111,456.66	Bank's liabilities under acceptances	595,196,779.11
Properties foreclosed, net	11,486,757,024.02	Other liabilities	16,360,626,548.49
Customers' liabilities under acceptances	595,196,779.11	Total liabilities	780,691,474,274.35
Premises and equipment, net	22,244,235,208.19		
Other assets	6,251,267,771.02	Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 26,900,946,100.00)	23,530,847,170.00
		Reserves and net profit after appropriation	(4,088,394,023.73)
		Other reserves and profit and loss account	5,448,116,675.19
		Total shareholders' equity	27,940,889,821.43
		Total liabilities and Shareholders' equity	780,621,544,095.78
		Bank's liabilities under unmatured bills	2,531,576,411.63
		Total	781,153,120,507.81
Total Assets	786,621,544,095.78		
Customers' liabilities under unmatured bills	2,531,576,411.83		
Total	791,153,120,507.61		
		Brut	
Non-Performing Loans (13.21% of total loans before allowance for doubtful accounts)		62,981,034,217.28	
Loans to related parties		6,481,519,922.25	
Loans to related asset management companies		36,870,000,000.00	
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand		19,967,115,600.00	
Legal capital fund		68,675,739,584.15	
Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section 18		215,400.00	
International Banking Facility's assets and liabilities			
Total assets		6,706,714,197.43	
Total liabilities		685,415,478.92	
Significant contingent liabilities			
Avails to bills and guarantees of loans		9,021,638,913.32	
Letters of credit		7,162,810,895.79	

Remark : \* Including Baht 5,936 million loans to customers which the Bank had restructured.

S. R. Jiravich